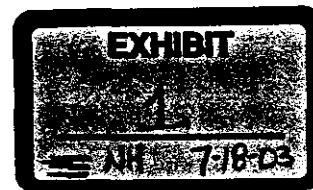


Exhibits

Buzz Telecom
Divisional Directive
October 8, 2002



“Tariffs”

Buzz Telecom is a licensed telecommunications reseller. The procedure required to get licensed to do business in each state requires being licensed by the Secretary of State and Public Utility Commission. The Public Utility Commissions of many states require the submission of a tariff or price list with the application.

The tariff is basically a description of the rules by which the Company will operate in the given state, our rate plans, and actual list of rates for service.

We have a base tariff from which we have created tariffs for the states where we are licensed. Tariffs are WordPerfect files. The Federal government has mandated this format.

Tariffs are made up of four parts:

1. Section 1 – Technical Terms and Abbreviations
2. Section 2 – Rules and Regulations
3. Section 3 – Description of Services
4. Section 4 – Rates and Charges

Before Section 1 begins in a tariff you have a title page, check page(s), Table of Contents, Symbols, Tariff Format explanation page. These items comprise of approximately eight (8) pages. In some states, specifically Florida, you are required to include an index, this will be placed after the Table of Contents.

Each state has specific requirements for their tariffs that are typically listed in the application packet. There are basically three types of tariff format.

1. All information about Company and tariff on top of page.
2. Information on top and bottom of page.
3. Price Lists. A price list is a shortened tariff including only products and prices. (Please see Exhibit 1 for examples of all types of tariffs.) Price Lists exclude Sections 1 and 2 (thus the Description of Services becomes section 1 and the Rates and Charges becomes section 2)

The average tariff we generate is about 60 pages, the average price list about 25 pages.

We have each format available on the network. Once you have determined the format that must be used (this is determined by the state, either listed in the application or you can often find a copy of the mandated tariff type on the state web site). For your specific state you must:

1. Open the appropriate formatted tariff.

2. Place the state name in the appropriate places:

At the top of each page the tariff is identified as "state" tariff no. 1 Enter the states name here. The tariff is formatted to change a section each time you edit the top or bottom section, changing the state name on page one will change the name on the first eight pages. You will have to change the name at the beginning of each section.

The State's name is mentioned twice on the cover page, once at the bottom of the introduction, the introduction finishes with "within the state of _____". The 2nd sentence of the paragraph below reads "This tariff applies to services furnished within the state of _____". Place your state's name in both places

In the Definitions section the state's name is mentioned several times.

Commission: *ensure that the correct commission name and state are listed here.*

PSC: *These initials will represent the Commission in the tariff, ensure that the Commission and state are properly identified.*

State: *Ensure the correct state name is here.*

Replace all with the correct state name and where applicable the proper utility commission name, such as "Public Utility Commission", "Public Service Commission", "Commerce Commission", "Public Regulatory Commission", etc. Each state has its own name of the Commission regulating utilities. The majority are public service commission and public utility commission.

Section 2,3,4: The state name is not mentioned in Section 2, 3 or 4 unless you specifically place it there at the State's request.

3. Change the dates.

There are two dates on each tariff. The Issued Date: should correspond to the date we issue the tariff to the PUC. This date should match any application date and transmittal letter date.

Effective Date: This date will correspond with our date of approval. The process can be 15 to 90 days. As a rule, when not specifically stated by the PUC give a forty-five (45) day lapse for approval.

These dates are changed and formatted much as the state name. The dates are formatted per section. You must change them at the beginning of each Section.

Once you have completed these tasks the tariff in general is ready for submission. If there are specific additions requested by the State where you are applying you must add them, your judgment is used in deciding where the additions are appropriate in the tariff. After you have submitted the tariff the state will review, most will send a list of any revisions needed to you.

Once the Tariff has been approved and the company is licensed your responsibility does not end. The tariff must be updated with any rate change, address of company, customer service changes etc. Basically anything that changes and is in the tariff has to be reported.

Again, each state has its own rules pertaining to tariff changes. Typically, you simply make the appropriate changes and submit the changed pages. This is done by doing the following:

1. Locate the page where your change needs to be made.
2. Make the changes you require.
3. Change the page number, instead of original page the page number would now read "1st Revision Page ____".
4. Go to the Check Page, and change the appropriate page number to 1st Revision.

When submitting the updated pages you must also submit the updated Check Page for the Commission to place in their records.

If for some reason you must submit a new tariff you would then be required to change the tariff number at the top of the page. Instead of "state" Tariff No. 1, you would simply change it to "State" Tariff No. 2.

The submission of a new tariff would only occur if vast changes were made in the company, a name change where the certificates were to be transferred, or a state requirement for some reason. The submission of a new tariff is rare for a company the size of Buzz Telecom.

The FCC does not require a tariff for interstate service providers.

William Brzycki
Corporate Affairs

Buzz Telecom
Divisional Directive
October 9, 2002



“Certificate of Authority”

Buzz Telecom is a licensed telecommunications reseller. The procedure required to obtain the licenses to do business in each state requires being licensed by the Secretary of State and Public Utility Commission. The Public Utility Commissions of many states require the submission of a tariff or price list with the application.

The first step in becoming a licensed reseller in any state is to receive permission to do business in that state. Permission to do business is called a Certificate of Authority, and it is granted by the Secretary of State's Office.

The most efficient way of obtaining applications to be licensed by the Secretary of State is to visit the State website. Each State has a site initially set up by the Federal government. The generic web address for each state is www.state.al.us. The state's two-letter abbreviation can be substituted into the italicized two-digit address to go to any state site. Some states have changes their web site address but the generic address will point you there.

Once accessing a given site look for the **Government Section**. After accessing this section you will have to negotiate the site to find the **Secretary of State**. This office may be directly listed, it may be found in the Executive branch of the government, or you may have to go to State office, boards and agencies. Each state has their site organized differently.

Once you reach the Secretary of State page or site go to **Corporations**. This is where you can find information on corporations who are licensed or seeking a license with the state. Look for forms, applications, etc. for foreign corporations. Buzz Telecom is incorporated in the State of Nevada, on June 18, 2002; in every state besides Nevada we are a foreign corporation. The duration of the corporation is perpetual.

Look for the application for a Certificate of Authority or simply to do business in the state, it is usually a one or two page form. Download the form and print it out.

From here all you have to do is complete the form. See Exhibit 1 for a copy of the completed Indiana application. Some basic information is required on most applications:

List of Officers

President Kurtis Kintzel 8380 Louisiana Street 219.756.5320

Merrillville, Indiana 46410

Sec/ Treas Keanan Kintzel

8380 Louisiana Street 219.756.5320
Merrillville, Indiana 46410

List of Directors (Board of)

Kurtis Kintzel	72% ownership
Keanan Kintzel	26% ownership

You will also be asked to list the Company name, address, telephone and fax numbers.

Buzz Telecom, Corporation

8380 Louisiana Street

Merrillville, Indiana 46410

219.756.5320

219.756.0718 fax

www.ebuzz.bz

You will also be asked who our registered agent is in the state. The registered agent acts as our office in the state and will receive any legal correspondence from the state. We use National Registered Agents, Inc. in each state. See Exhibit 2 for a list of addresses for each state. You may use the registered agent to submit items to the state government, but we are charged each time. We are charged \$99 per year to maintain the registered agent in each state.

A representative of the company may also be requested to handle any questions, etc. that person is the Director of Corporate Affairs.

The application may also ask about stock issued by the Company. Buzz Telecom is a privately held company with Kurtis, Keanan, and the Dana Family Trust as stockholders. The company has 10,000 shares of stock available, all outstanding. The stock is common with no par value. There is no class of stock.

Buzz Telecom has approximately \$100,000 in property and assets, all located in the state of Indiana.

Any other information you may require can be found in the applications for Buzz Telecom. Those files are organized by state and kept in the Corporate Affairs Office.

When you have completed the application you must request the fee if required. Write a CSW to Financial Planning requesting the funds and a check written to the appropriate agency. Be sure to have the check addressed correctly.

For most states the approval process takes about 30 days, you will receive notification from the state in the form of a receipt of actual certificate when your license is approved.

If any mistakes have been made on your application the Secretary of state may call or write for revisions, simply do what is requested and re-submit.

See Exhibit 3 for a copy of our Indiana Certificate.

William Brzycki
Corporate Affairs

Buzz Telecom
Divisional Directive
October 10, 2002



“Certificate of Public Necessity and Convenience”

Buzz Telecom is a licensed telecommunications reseller. The procedure followed to get licensed to do business in each state requires being licensed by the Secretary of State and Public Utility Commission. The Public Utility Commission, “PUC”, may also be known as the Public Service Commission, Regulatory Commission, Commerce Commission, or any other number of names. See Exhibit 4 for a full list of state regulatory agencies.

In each state you must first apply for and receive your license from the Secretary of State. Once you have received your license to do business you must register with the PUC. Some states do not require an application, these states are: Michigan, Montana, Utah, and Virginia. You can register with the states of Michigan and Montana on-line. You send a letter to Utah and Virginia announcing your intention to provide interexchange toll service. See Exhibit 3 for a full list of states that require a tariff and those that do not.

The most efficient method of obtaining an application from most states is to visit the state website. Each state maintains a federally mandated website at www.state.al.us. The two-letter state abbreviation is changed to access the correct state. To locate an application follow these general instructions:

1. Go to website.
2. Click on **government**.
3. Click on **State Agencies** (or boards, commission, etc.)
4. Look for the Utility Commission under any of the names listed above.
5. Click on **Public Service Commission**.
6. Once you have reached the Utility page look for Telecommunications, click here.
7. Look for **Forms, applications**, etc. and click there.
8. Once you have found the listing of forms and applications find the application for interexchange carriers. Buzz Telecom is a non-facilities based, reseller of interexchange service. Locate the application that specifies as many of these defining factors as possible and print it out, also save a copy in case you want to fill it out on the computer and mail it in. Many applications are available in .pdf format, adobe acrobat is the program. In most cases there applications are read only. When given the choice between Adobe Acrobat and WORD format, use WORD.

You now have the application in house and can begin to fill it out. Remember that there are as many different types of applications as there are states. In some cases you will

only be required to fill out an application and submit with additional information. Wisconsin for instance requires an application that is very simple. See Exhibit 1 for Wisconsin Application and certificate.

Other applications are very extensive and require a tariff, which is covered in a separate Directive.

The basic information that is required on each utility application is as follows:

Company name, address, and telephone number:

Buzz Telecom, Corporation

8380 Louisiana Street

Merrillville, Indiana 46410

219-756-5320

219-756-0718 Fax

www.ebuzz.bz

The company must be identified as a corporation, incorporated in the state of Nevada. Use the appropriate Registered Agent that was used when applying with the Secretary of State. You will also be asked to identify the Company as a **switchless reseller**.

When prompted for area where service will be provided, your response will be statewide. No Company Officer has declared bankruptcy or been convicted of a felony in the last five years. You will be asked to identify the Officers and Directors, respond as follows:
Officers and Directors

Kintzel, Kurtis	President/ Director	72% ownership
Kintzel, Keanan	Sec./ Treas./ Director	26% ownership

Use the corporate address and telephone number for Kurtis and Keanan.

Buzz Telecom, Corporation has no affiliate entities for the purposes of this type of application. You will be asked to attach a copy of the Certificate of Authority from the state where you are applying. You will also be asked to include a copy of the Company's Articles of Incorporation or Certificate of Existence. Both can be purchased from the Secretary of State in Nevada if needed.

Financial Reports are also a standard request. These reports can be generated from Quick Books or if access to Quick Books is not available you may CSW from the Treasury Manager. The best place to look for information concerning the answers to questions about applications is the applications themselves. If you are working on a state where the Company has had a problem and re-applying, use the old application as a starting point. Even a state where we have never applied will more than likely ask the same questions as other states. See Exhibit 2, Illinois application for a sample application.

Any attachments to the applications should appear as Exhibits, labeled A, B, C, D, etc. and titled so that the reader knows what he is reading. This is most often done with financial reports, copies of certificates, etc.

William Brzycki
Corporate Affairs

Buzz Telecom
Divisional Directive
October 14, 2002



“NECA”

Each month we are required to report our revenue for certain states that require this information for the Universal Service Fund. There are 11 states that require this information.

The first step is to find the relevant data:

1. Go to the USBI website: www.bcwebtrack.com
2. Point & click on: Enter
3. Type in User Name: bsndz
4. Type in password: rooster-bsndz
5. Point & click on: production
6. Point & click on: billed revenue report
7. Select the appropriate dates on click on: Run Report

The appropriate dates are typically the first file date and last file date of the month. This will encompass our billing for the month. The report that you receive will then reflect billing, not our actual revenue from that amount. For the purposes of state NECA reports you are looking for the interLATA and intraLATA total amounts. See exhibit 1 for a copy of the report that is generated. The highlighted columns are those where you can retrieve the data that is needed to complete these reports.

The interstate usage is reported on the Federal 499a form. The steps for that form are on a separate Directive.

The next step is to fill out the reports. We complete reports for the following states:

Arizona
Kansas
Maine
Nevada
New York (TAF)
Oklahoma
Oregon
Pennsylvania
Texas
Vermont
Wyoming

Each state has a different report to fill out, basically asking for toll usage from us. Before putting any amount on the report you must make the proper deductions. As mentioned above the amount you get by adding the interLATA and intraLATA usage for a specific state is the billed amount. To get the amount of revenue, which is what we report, you will multiply this number by 60% (.6).

The 40% deduction amounts to billing fees and other costs to operate, losses from unbillable (USBI cannot bill in LEC, etc.) accounts, etc. This number will then be plugged into the report.

For Example: On the sheet included as Exhibit 1, Kansas has:

InterLATA billed dollars	\$849.60
IntraLATA billed dollars	<u>\$3894.95</u>
Total Billed dollars	\$4,744.55
We then multiply by 60%	\$2846.73

The amount we use on the report is \$2,846.73.

On reports where an amount is requested for bad debt, use 5% of the revenue amount.

Revenue	\$2,846.73
Bad Debt 5%	<u>.05</u>
B D in dollars	\$142.34

See Exhibits 2-12 for an example of the report for each state. Use these examples as a guide when completing the reports.

William Brzycki
Corporate Affairs

Buzz Telecom
Divisional Directive
October 15, 2002



“Federal Licensing”

Buzz Telecom is required to register with the Federal government as a switchless reseller of long distance telephone service. The purpose behind doing so is to permit the company to operate as an interstate service provider. The Company also is registered to submit 499A reports for the Universal Service Fund.

To register you must apply for and receive a **CORES (COMmission REGistration System)** number.

To register:

1. Go to the Federal Communications Commission website: www.fcc.gov
2. Click on CORES Registration
3. Click on CORES Registration and follow the directions.
4. At the conclusion of the process you will be fully registered with the Federal government and have your cores number.

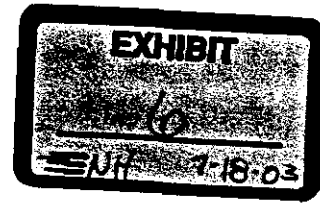
From the CORES page you can also look up information about registered companies and alter your CORES account information.

The Buzz Telecom CORES #, aka FRN is: 0007-2782-86.
Password: liam85

These numbers will be required whenever reporting to the government or attempting to alter our account information. Kurtis Kintzel is listed as our contact for the company.

William Brzycki
Corporate Affairs

Buzz Telecom
Divisional Directive
October 15, 2002



"Federal Reporting"
(Form 159)

Buzz Telecom is required to register with the Federal government as a switchless reseller of long distance telephone service. The purpose behind doing so is to permit the company to operate as an interstate service provider. The Company is required to file the Form 159W at the end of each year reporting the income earned from operations and pay a tax based on those earnings. The tax amounts to .153% or a multiplier of .00153.

This fee is not related to the 499-A form or the Universal Service Fund. You can go to the FCC website: www.fcc.gov for the forms required to pay this tax. Simply enter "form 159" in the search engine and hit go.

To calculate your taxes complete the form 159 W. See Exhibit 1 for a copy of the blank form. See Exhibit 2 for a completed copy of the form using the income for Business Options in 2001. Also attached is a copy of the revenue report used in generating the information on the worksheet.

This worksheet is simple; you will enter zeroes on line 1, 4,5,6,7,8,9,10,11,12,13. We do not have international-to-international usage, nor do we offer any type of satellite or mobile service. You will see that figures from this worksheet are placed on the 159-remittance form also.

Line 2 is the total of interstate usage from the billed revenue report, multiplied by 60%. You will see this calculation on the report. Line 3 is the international usage total multiplied by 60%; again the calculation is on the form.

Line 4 is simply Lines 2 and 3 added together, as is Line 14. Line 15 is pre-entered, the amount we multiply by to get the tax due. Line 16 is the tax due.

After calculating the amount due you must complete the form 159. See Exhibit 3 for a form 159 with instructions. Exhibit 4 is a completed 159 that would accompany the 159W included in Exhibit 2.

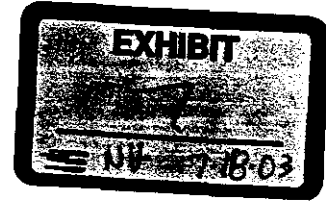
This form is self-explanatory with the exceptions of the numbers entered while completing the 159W. See Exhibit 5 for a complete set of directions concerning the federal fees.

William Brzycki

Corporate Affairs

Buzz Telecom
Divisional Directive
October 15, 2002

“499 Reporting”



Buzz Telecom is required to register with the Federal government as a switchless reseller of long distance telephone service. The purpose behind doing so is to permit the company to operate as an interstate service provider. The Company also is registered to submit 499-A and 499-Q reports for the Universal Service Fund.

When registering you are permitted to request the forms necessary to report income charged as the Universal Service Fund on interstate usage. You can also go to the FCC website: www.fcc.gov for the forms.

Revenue from the Universal Service Fund that is reported on the 499A form is used to finance the interstate telecommunications relay services (TRS) and the service provided to rural customers, schools, libraries, and the unfortunate persons who cannot afford service. In order to determine your company's required reporting a form must be submitted. Contributions are determined by the amounts entered on the worksheet.

All intrastate, interstate and international providers of telecommunications within the United States must file the FCC Form 499A Telecommunications Reporting Worksheet. (Unless the company has less than \$133,333 of net revenue for the year)

Exhibit 1 is the Worksheet used to determine whether or not your company is required to file the 499A. By completing this worksheet you can calculate your tax, any company whose contribution rate is over \$10,000 is required to file and pay. Exhibit 2 is a completed registration worksheet and instruction packet as written by the FCC. This form has been completed for registration purposes only; the revenue figures have not been entered.

To complete this sheet you must first complete the Form 499-A. This includes Toll Services as designated on page 5 of the form, lines 411 – 419. Place zeroes on lines 411, 413, 416, 418.

To calculate the figures for the other lines you must first go to the USBI website: www.bcwebtrack.com. Download all of the information that is used for NECA reports (See Divisional Directive “NECA”. You will be using the billed revenue report for either the quarter or year you are reporting.) See Exhibit 4 for Billed Revenue Reports for Year ending 2001 and Third Quarter 2002.

Line 412 check the international usage column. Take the total amount; multiply by 60% (.6) and use that number as revenue for the report.

Line 414 will be completed listing all of our interstate usage from the report. As with the international usage the total will be multiplied by 60% (.6) and entered here.

Line 415 will typically marked zero (0) as we have entered usage of all kind on Line 414.

Line 417 will also be zero (0) unless we are receiving income from a separate product than our toll usage.

Line 419 is a sub-total of the above numbers.

Line 420 will be a total of amounts from page four, of which we have none, and lines 413 – 417. This excludes the international usage.

By using this total you can generate a number to determine whether or not we must file the 499 A (and 499-Q).

Once you have made this determination (if we are earning over \$133,333 per year in accordance with the above calculations we are eligible) you must start filing. There are two forms to complete, the 499-Q is done quarterly, due on:

February 1

May 1

August 1

November 1

For the quarters ending in December, March, June and September, respectively.

By April 1 of each year you must file the 499-A, the form and worksheet for the entire calendar year. This should encompass each report filled out during the year and match up as a total.

When completing the reports only report whole numbers, no cents. The amounts following are all acceptable to the FCC format: \$2,272, 882, \$2,273,000; this is not acceptable: \$2,272,882.32.

The 499-Q report is a simple one-page worksheet.

Be sure to calculate the USF de minimis exemption sheet before submitting this report. If the company qualifies no report is required.

Line 101: Enter our 499 ID number, which will be assigned upon the FCC's receipt of our registration form.

Line 102: Company Name Buzz Telecom, Corporation

Line 103: IRS employer ID: 41-2046438

Line 104: Name doing business as: Buzz Telecom, Corporation

Line 105: None

Line 106: FCC reg. No. 0007-2782-86
Line 107: Complete mailing address: 8380 Louisiana Street, Merrillville, IN 46410
Line 108: Person completing this worksheet: You may put your name or to maintain the reporting by post enter: Regulatory Affairs
Line 109: Telephone number: 219-756-5320
Line 110: Fax No.: 219-756-0718
Line 111: E-mail of person: Regulatory@ebuzz.bz
Line 112: Billing address and contact person: Rebecca Irwin, 8380 Louisiana Street, Merrillville, IN 46410
Line 113: Year of Revenue: Enter appropriate year.
Line 114: Indicate quarter: Check the quarter that you are reporting.
Line 115: Revenues from telecomm services provided to other Universal Service contributors for resale: Zero, we do not currently do this.
Line 116: Universal service contribution based revenues: This will be the number you get from bcwebtrack and multiplying that number by 60%. Remember that you are using the interstate and international columns. You will run a report for the appropriate dates (whichever quarter you are calculating).
The instructions for calculating the figures in these two rows and the manner in which they should be split up in the appropriate columns are attached in Exhibit 3.
Line 117: All other revenues: We currently have no other revenues to report.
Line 118: Sum all above numbers here.
The remainder of this report is to be completed by an Officer of the Company; currently Keanan and Kurtis are the only Officers. Place the completed report with a CSW for confirmation and signature in Kurt's box for his approval and signature.
Line 119: Read and if you agree check the box.
Line 120: Sign
Line 121: Write name.
Line 122: Write your post title
Line 123: Date document
Line 124: Report what type of filing (usually original)

See Exhibit 3 for a FCC form 499-Q that has the available information completed and a set of instructions written by the FCC. This form may be used as the initial filing for Buzz Telecom; this report will be due on February 1, 2003. No check is to be mailed with this report. The FCC will invoice the company for any funds due.

The 499-A report for 2002 will be due on April 1, 2003. Be sure to confirm that this form is required, as we may not qualify for the form unless we have earned over \$133,333 during the last quarter of 2002 as **Buzz Telecom**.

The Form 499-A that is attached is completed. Simply fill out the lines as designated for the minimal requirement form above and send in.

William Brzycki
Corporate Affairs

Buzz Telecom
Divisional Directive
October 28, 2002



“Annual Reports”

Buzz Telecom has to file annual reports for each state we are licensed in and the federal government. Each and every report is different, many being quite simple, others very complicated.

We typically file one report for the Secretary of State, which would encompass the department of Revenue, Taxation, etc. The other report is filed with the Public Utility Commission, Illinois Commerce Commission, etc.

The information requested changes as drastically as the number of reports themselves, below is a list of basic information that you will need for Business Options reports and Buzz Telecom Reports. You also have at your disposal the past year's reports as completed for Business Options, available in the Corporate Affairs Office.

Business Options:

Owners, Directors and Officers: (Available at Corporate Address and telephone numbers)

Kurtis Kintzel	70% owner	President/ COB
Keanan Kintzel	28% owner	Secretary/Treasurer/ Director

Stock: 10,000 shares common stock, no series, no par value, all outstanding

Business options was incorporated in the State of Illinois on March 15, 1992. the Company does not complete an annual report to the SEC because it is privately held. The company does not own any property in any state.

The reports will ask for our revenue in each state, this number is derived from the information on the Bcwebtrack web site, access to the site and a description of how to get the information is included in Division Directive “NECA”. The amount given in the interLATA and intraLATA columns are the figures needed for state reports. You will add these numbers and multiply by 60% to get an accurate revenue amount. See Exhibit 1 for an example of the report generated by webtrack with the appropriate columns highlighted.

When you have the revenue amount you can enter it into the report. If asked for a bad debt amount multiply your total by 5% and use that amount.

When completing the form you are looking for the Toll private line service row to enter our information. If the federal taxes for the company are requested you must CSW the Treasurer, Keanan Kintzel, for a copy of the Company's 1120 (corporate tax form).

Please see Exhibit 2 for a copy of a typical registration for the Michigan Dept. of Consumer and Industry Services.

Remember to always check the past reports for information and advice on how to complete the forms.

Buzz Telecom

Owners, Directors and Officers: (Available at Corporate Address and telephone numbers)

Kurtis Kintzel	70% owner	President/ COB
Keanan Kintzel	28% owner	Secretary/Treasurer/ Director

Stock: 10,000 shares common stock, no series, no par value, all outstanding

Buzz Telecom was incorporated in Nevada on June 18, 2002, and started doing business on July 1, 2002. The Company was named US Bell prior to this date.

William Brzycki
Corporate Affairs

Buzz Telecom
Divisional Directive
October 28, 2002



"Company Relationships"

Corporate Affairs handles the legal and regulatory issues for several companies owned by Kurtis and Keanan Kintzel. These Companies are:

Business Options, Inc.
Buzz Telecom, Corporation
US Bell
HBOS (Home Business Options Services)/ Facilitel/ ATS Services
Galian, Inc. (TB 247)

Companies that you may see the names of but that are no functioning are:

CFO (Creative Financial Options, Inc.)
Crusade Communications
Unity One

These Companies were either owned by Kurtis and Keanan or by a close business contact.

The only company that Kurtis and Keanan own that you will not be working on is the parent and management company, Avatar Enterprises. You may occasionally be asked to handle some work for the company but will not have the same responsibilities that you have for the others. Avatar employs Kurtis and Keanan.

What are all of these companies and what do they do?

Business Options, Inc. is currently the carrier that is sold in our sales room. As a carrier Business Options is licensed to operate in 45 states. You are responsible for the annual reports in those states, keeping the utility commissions happy by handling customer complaints and commissions inquiries, and maintaining the companies as best you can.

Buzz Telecom, Corporation is the company that employs you and all of the other employees in this building. The Company maintains a sales room and administrative support staff. The Company is also in the process of becoming a licensed carrier nation wide, which will eliminate the need for Business Options. When Buzz is fully licensed and approved by our billing company and the LECs we will begin the process of withdrawing Business Options.

US Bell was the administrative and support company before Buzz. This company was dissolved due to trademark infringement issues.

HBOS is a local carrier in the City of Chicago. The company is operated under the dba; Facilitel. The Company sell local service on a prepaid basis and markets primarily to the Latin persons in Chicago. Buzz generates direct bills for Facilitel and provides access to the customer database software, Info Directions, for Facilitel.

Galiant is a web site design and hosting company doing business as TB 247. The company is also identified as TotalBiz. TotalBiz is currently working on a program to become fully licensed as a company in every state.

The relationship between these companies is the ownership and management company used by all is the same.

You must also know of the existence of all of these companies to understand the income and where it goes. Each company deposits it's income in Avatar accounts. Money is earned by HBOS, Galiant, and Business Options.

Business Options certificates are used to bill long distance service. The income from these sales and usage funds Business Options licenses, fees and refunds with 1% of the revenue. An additional 11% goes to Avatar as the management company, and the remainder goes to Buzz Telecom to pay staff and overhead.

The income from HBOS and Galiant is sent to the Avatar accounts and then each company submits a financial plan which must be approved by Kurtis. As we do not handle the financial planning in Corporate Affairs I am not aware of the income breakdown but assume every cent earned is placed back into the companies as an investment in their success.

William Brzycki
Corporate Affairs